

**Information to identify the case:**

Debtor 1	<u>Xavier C Dixon</u>	Social Security number or ITIN	xxx-xx-0432
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-27041-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Xavier C Dixon

10/6/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Xavier C Dixon  
 Debtor

Case No. 15-27041-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db +Xavier C Dixon, 1150 W. St. Georges Avenue, Unit A-10, Linden, NJ 07036-6140  
 cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 260 W. 36th Street, Suite 801,  
 New York, NY 10018-8992  
 515731107 +DSNB American Express, PO Box 8218, Mason, OH 45040-8218  
 515731108 +FNB Of Omaha, PO Box 3412, Omaha, NE 68103-0412  
 515739219 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003  
 515731109 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Dr., Lewisville, TX 75067)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:55:38 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2017 22:55:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515819057 +EDI: CINGMIDLAND.COM Oct 06 2017 22:38:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
 KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 515903228 EDI: BECKLEE.COM Oct 06 2017 22:38:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515731104 +EDI: TSYS2.COM Oct 06 2017 22:38:00 Barclay's Bank Delaware, 700 Prides Xing,  
 Newark, DE 19713-6102  
 515945571 +E-mail/Text: bncmail@w-legal.com Oct 06 2017 22:55:48 Cerastes, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515731105 +EDI: CHASE.COM Oct 06 2017 22:38:00 Chase Card Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 515731106 EDI: DISCOVER.COM Oct 06 2017 22:38:00 Discover Financial, PO Box 15316,  
 Wilmington, DE 19850  
 515739089 EDI: DISCOVER.COM Oct 06 2017 22:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 515897884 +EDI: MID8.COM Oct 06 2017 22:38:00 Midland Credit Management Inc as agent for,  
 MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011  
 515731110 +EDI: RMSC.COM Oct 06 2017 22:38:00 SYNCB/Sleepys, PO Box 965036, Orlando, FL 32896-5036  
 515731111 +EDI: USAA.COM Oct 06 2017 22:38:00 USAA Credit Card, 10750 McDermott Fwy,  
 San Antonio, TX 78288-1600  
 515839207 +E-mail/Text: bncmail@w-legal.com Oct 06 2017 22:55:48 USAA SAVINGS BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515731112 +EDI: WFFC.COM Oct 06 2017 22:38:00 WFFNATBANK, 800 Walnut Street,  
 Des Moines, IA 50309-3504

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,  
 BNCmail@w-legal.com  
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Oct 06, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Donald C. Goins on behalf of Debtor Xavier C Dixon dngoins1@gmail.com,  
G25787@notify.cincompass.com  
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,  
gdelmonaco@mdmc-law.com  
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,  
nj42@ecfcbis.com,gdelmonaco@mdmc-law.com

TOTAL: 5